## Claim Listing

Claims 1-27, 31, 33-35, 37-39, and 41-42 are pending. Claims 1, 12, 25, 34, 38, and 42 are currently amended. Claims 32, 36, and 40 are canceled.

1. (Currently amended) A computer-implemented method for conducting financial transactions over a network of payment networks, comprising:

associating a unique identifier with an account and a holder of said account, said account residing at a financial institution and configured to allow withdrawals by said account holder only and to allow a plurality of deposits to be made at different times;

registering said unique identifier with a plurality of registrars, each associated with a different payment network in said network of payment networks;

making said unique identifier available to users of an Internet portal or search engine without requiring a password or log-in;

receiving data over said network of payment networks identifying one or more deposits to be made to said account; and

assigning said one or more deposits to said account using said unique identifier; and notifying on a real-time basis a depositor of said deposit of said assigning of said one or more deposits to said account.

- 2. (Previously presented) The computer-implemented method of claim 1, further comprising using at least one directory for associating the account holder with the unique identifier.
- 3. (Currently amended) The computer-implemented method of claim 2, wherein the directory functions as a root directory for <u>real-time</u> synchronizing content with other directories containing a plurality of unique identifiers associated with a plurality of accounts residing at a plurality of financial institutions.
- 4. (Previously presented) The computer-implemented method of claim 2, wherein the directory associates the account holder with the financial institution.

- 5. (Previously presented) The system of claim 2, wherein the directory is in communication with and operable to be queried by a portal system to make deposits directly to the account associated with said unique identifier.
- 6. (Previously presented) The computer-implemented method of claim 5, wherein the directory is in communication with and operable to be queried by a portal system to withdraw funds from a depositor's account and deposit the funds directly into the account associated with said unique identifier.
- 7. (Currently amended) The computer-implemented method of claim 2, wherein the directory is maintained by a credit or debit card provider.
- 8. (Previously presented) The computer-implemented method of claim 1, wherein the account is linked to a standard financial account.
- 9. (Currently amended) The computer-implemented method of claim 8, wherein funds are transferred automatically <u>in real-time</u> from the account to the standard financial account.
- 10. (Previously presented) The computer-implemented method of claim 1, wherein the financial institution is a credit or debit card provider.
- 11. (Currently amended) The computer-implemented method of claim 1, wherein funds are deposited into the account from a merchant or service provider that accepts payment with a credit or debit card.
- 12. (Currently amended) A computer-implemented method of conducting a financial transaction over a network of payment networks, comprising the steps of:

receiving over said network of payment networks data identifying an account residing at a financial institution, said account configured to allow withdrawals by a holder of said account only and to allow a plurality of deposits to be made at different times;

associating a unique identifier with said account or with said holder of said account;

registering said unique identifier with a plurality of registrars, each associated with a different payment network in said network of payment networks;

making said unique identifier available to users of an Internet portal or search engine without requiring a password or log-in;

providing a payer with said unique identifier;

directing the payer to said account; and

depositing funds into the account based on said unique identifier; and

notifying on a real-time basis a depositor of said deposit of said assigning of said one or more deposits to said account.

- 13. (Previously presented) The method of claim 12, further comprising the step of directing the payer to the financial institution where the account resides.
- 14. (Previously presented) The method of claim 12, further comprising the step of providing a real-time confirmation of the deposit.
- 15. (Previously presented) The method of claim 12, further comprising the step of providing a directory for directing the payer to at least one of the account and the financial institution.
- 16. (Previously presented) The method of claim 15, wherein the directory is in communication with and operable to be queried by a portal system to withdraw funds from a payer's account.
- 17. (Previously presented) The method of claim 16, wherein the directory is in communication with and operable to be queried by a portal system to make deposits directly from the payer's account to the account.
- 18. (Previously presented) The method of claim 15, wherein the directory is maintained by a credit or debit card provider.

- 19. (Original) The method of claim 12, wherein the account is linked to a standard financial account.
- 20. (Original) The method of claim 19, wherein the funds are transferred automatically to the standard financial account.
- 21. (Previously presented) The method of claim 12, wherein the financial institution is a credit or debit card provider.
- 22. (Previously presented) The method of claim 12, wherein funds are deposited into the account from a merchant or service provider that accepts payment with a credit or debit card.
- 23. (Original) The method of claim 12, wherein the account is linked to more than one standard financial account.
- 24. (Original) The method of claim 23, further comprising the step of providing real-time confirmation of a financial transaction to more than one standard financial account.
- 25. (Currently amended) A computer system for conducting financial transactions over a network of payment networks, comprising:

one or more servers in communication over said network of payment networks, said servers capable of real-time notification;

one or more databases in communication with at least one of said one or more servers;

said one or more databases storing a plurality of accounts residing at a plurality of financial institutions, each of the accounts having a unique identifier linking an account holder with the account, the unique identifiers being available to users of an Internet portal or search engine without requiring a password or log-in, and each account configured to allow withdrawals by a holder of said account only and to allow a plurality of deposits to be made at different times;

said one or more databases storing a plurality of directories providing a unique identifier for each account holder; and

said one or more databases storing a root directory for synchronizing information contained in the plurality of directories.

- 26. (Previously presented) The system of claim 25, wherein the root directory is in communication with and operable to be queried by a portal system to make deposits into each of the plurality of accounts.
- 27. (Previously presented) The system of claim 26, wherein the root directory is in communication with and operable to be queried by a portal system to withdraw funds from a depositor's account and deposit the funds directly into one or more of the plurality of accounts.

28-30. (Canceled).

- 31. (Previously presented) The system of claim 1, wherein said Internet portal is associated with said financial institution.
  - 32. (Canceled).
- 33. (Previously presented) The system of claim 1, wherein said Internet portal is available to a portable computing device.
- 34. (Currently amended) The system of claim 33, wherein said portable computing device comprises a <u>mobile cellular</u> telephone.
- 35. (Previously presented) The method of claim 12, wherein said Internet portal is associated with said financial institution.
  - 36. (Canceled).
- 37. (Previously presented) The method of claim 12, wherein said Internet portal is available to a portable computing device.
- 38. (Currently amended) The method of claim 37, wherein said portable computing device comprises a <u>mobile cellular</u> telephone.

- 39. (Previously presented) The system of claim 25, wherein said Internet portal is associated with said financial institution.
  - 40. (Canceled).
- 41. (Previously presented) The system of claim 25, wherein said Internet portal is available to a portable computing device.
- 42. (Currently amended) The system of claim 42, wherein said portable computing device comprises a <u>mobile</u> eellular telephone.